

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID M. MCGINTY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-23012

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/20/2015 and confirmed on 10/1/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		102,140.92
Less Refunds to Debtor	2,470.02	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>99,670.90</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,714.64	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,714.64</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	PNC BANK NA Acct: 4869	0.00	32,488.71	0.00	32,488.71
	MAIN STREET ASSET SOLUTIONS INC Acct: 1116	0.00	11,484.26	0.00	11,484.26
	MAIN STREET ASSET SOLUTIONS INC Acct: 1116	10,576.25	10,576.25	0.00	10,576.25
	PNC BANK NA Acct: 4869	63.89	63.89	0.00	63.89
	FIRST COMMONWEALTH BANK* Acct: 6176	8,793.26	8,793.26	982.74	9,776.00
	PA STATE EMPLOYEES CU/PSECU Acct: 4950	22,242.14	22,242.14	3,371.68	25,613.82
					<b>90,002.93</b>

<b>Priority</b>					
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID M. MCGINTY Acct:	0.00	0.00	0.00	0.00
	DAVID M. MCGINTY Acct:	2,470.02	2,470.02	0.00	0.00
	LAW OFFICE OF SHAWN N WRIGHT Acct:	0.00	0.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	*** NONE ***				

<b>Unsecured</b>					
	PEOPLES NATURAL GAS CO LLC - EQUIT Acct:	750.21	750.21	0.00	750.21
	DUQUESNE LIGHT COMPANY* Acct: 4950	203.12	203.12	0.00	203.12
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					<b>953.33</b>

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TOTAL PAID TO CREDITORS

90,956.26

TOTAL CLAIMED

PRIORITY 0.00

SECURED 41,675.54

UNSECURED 953.33

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:  
DAVID M. MCGINTY  
  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
  
vs.  
No Repondents.

Case No.:15-23012

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
David M. McGinty  
Debtor(s)

Case No. 15-23012-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 25, 2020

User: jhel  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ David M. McGinty, 434 Livingston Road, West Mifflin, PA 15122-2525
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue Pittsburgh, PA 15222-1004
cr	++ MAIN STREET ASSET SOLUTIONS INC, PO BOX 12220, RENO NV 89510-2220 address filed with court:, Main Street Asset Solutions, Inc, PO Box 1768, Carson City, NV 89702
14094950	+ Agnes Mombrun, Esq., 4900 Carlisle Pike, #182, Mechanicsburg, PA 17050-7709
14107546	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1004
14339342	+ Main Street Asset Solutions, Inc., PO Box 2553, Fair Oaks, CA 95628-9553
14145846	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14094953	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14137065	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14149340	+ Email/Text: kburkley@bernsteinlaw.com	Nov 26 2020 03:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14094951	+ Email/Text: bankruptcynotice@fcbanking.com	Nov 26 2020 03:42:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14094952	+ Email/Text: bankruptcynotices@psecu.com	Nov 26 2020 03:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14145846	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2020 03:28:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14094953	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2020 03:28:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14094954	+ Email/Text: bankruptcy@trinityfs.com	Nov 26 2020 03:44:00	Trinity Financial Services, 2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, N.A.,
cr		PNC Bank, National Association

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: jhel

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 14

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Kirsten S. Penn	on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor David M. McGinty shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Sherri J. Smith	on behalf of Creditor PNC Bank National Association pawb@fedphe.com, sherri.smith@phelanhallinan.com
Sherri J. Smith	on behalf of Creditor PNC Bank N.A., pawb@fedphe.com, sherri.smith@phelanhallinan.com

TOTAL: 10